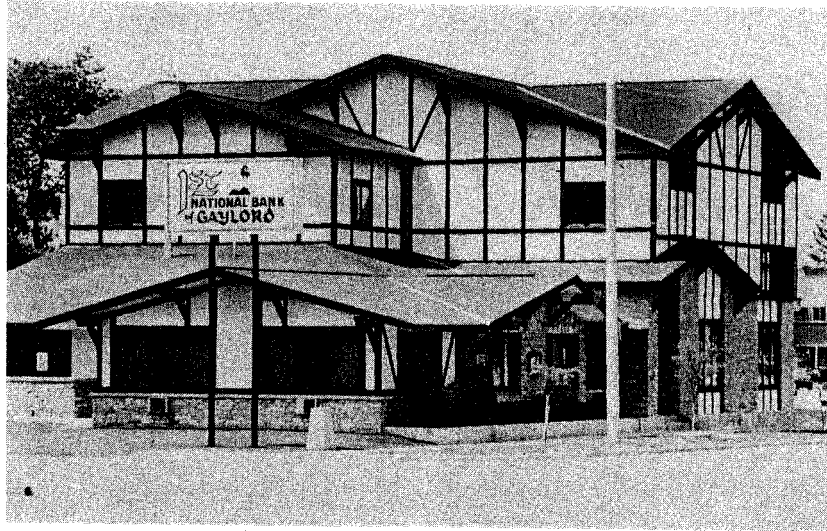


We're Proud of Otsego County



Main Office 501 West Main

Coming Soon

Aspen Park

Office



Waters Branch Old 27 S. Waters

....And of Our Role

As Gaylord's only independently operated and locally owned bank, our emphasis is on people. We're here to help people with financial needs and plans. We're proud of that.

And, we're equally proud of our growth rate here which the figures to the right indicate. Gaylord and Otsego County have been good to us and we're trying hard to help in return.

We're growing here ... you can, too. Come grow with us. We're making things happen in Gaylord and Otsego County.

1st National Historic Milestones

- 1975...Open - July 1975
- 1976...Assets \$4,200,000
- 1978...Assets \$7,300,000
- 1979...Reach more than \$10,000,000 in assets
...Began construction on addition to main office
- 1980...Opened and dedicated new Main Office and Waters Branch
- 1981...Received approval for new branch office
...Assets \$15,116,000



Aspen Park — Opening Winter 1981